

**Liquidity Coverage Ratio (LCR)**  
for the quarter ended 31 March 2026

| <b>LCR common disclosure template</b>     |   |   |   |
|---|---|---|---|
| <i>HSBC CONSOLIDATED</i>                  |   | TOTAL UNWEIGHTED VALUE (quarterly average of bi-monthly observations) | TOTAL WEIGHTED VALUE (quarterly average of bi-monthly observations) |
| Reporting Date: Quarter ended 31 Mar 2026 |   |   |   |
|   |   | MUR   | MUR   |
| <b>HIGH-QUALITY LIQUID ASSETS</b>         |   |   |   |
| 1   | Total high-quality liquid assets (HQLA)   | 6,721,923,726   | 6,721,923,726   |
| <b>CASH OUTFLOWS</b>                      |   |   |   |
| 2   | Retail deposits and deposits from small business customers, of which:             |   |   |
| 3   | <i>Stable deposits</i>  | -   | -   |
| 4   | <i>Less stable deposits</i>   | -   | -   |
| 5   | Unsecured wholesale funding, of which:  | -   | -   |
| 6   | <i>Operational deposits (all counterparties)</i>                                  | 3,351,063,009   | 837,765,752   |
| 7   | <i>Non-operational deposits (all counterparties)</i>                              | 4,544,799,109   | 2,079,620,654   |
| 8   | <i>Unsecured debt</i>   | -   | -   |
| 9   | Secured wholesale funding   | -   | -   |
| 10  | Additional requirements, of which:  | -   | -   |
| 11  | <i>Outflows related to derivative exposures and other collateral requirements</i> | 193,778,807   | 193,778,807   |
| 12  | <i>Outflows related to loss of funding on debt products</i>                       | -   | -   |
| 13  | <i>Credit and liquidity facilities</i>  | 7,904,717   | 790,472   |
| 14  | Other contractual funding obligations   | 721,475,701   | 721,475,701   |
| 15  | Other contingent funding obligations  | 1,348,503,496   | 67,425,175  |
| 16  | <b>TOTAL CASH OUTFLOWS</b>  | <b>10,167,524,839</b>   | <b>3,900,856,561</b>  |
| <b>CASH INFLOWS</b>                       |   |   |   |
| 17  | Secured funding (e.g. reverse repos)  |   |   |
| 18  | Inflows from fully performing exposures   | 4,042,120,290   | 3,799,693,499   |
| 19  | Other cash inflows  | 1,253,402,734   | 194,897,505   |
| 20  | <b>TOTAL CASH INFLOWS</b>   | <b>5,295,523,024</b>  | <b>3,994,591,004</b>  |
|   |   |   | TOTAL ADJUSTED VALUE  |
| 21  | <b>TOTAL HQLA</b>   |   | <b>6,721,923,726</b>  |
| 22  | <b>TOTAL NET CASH OUTFLOWS</b>  |   | <b>975,214,140</b>  |
| 23  | <b>LIQUIDITY COVERAGE RATIO (%)</b>   |   | <b>689%</b>   |
| 24  | <b>QUARTERLY AVERAGE OF DAILY HQLA</b>  |   | <b>6,789,387,790</b>  |

**Notes:**

- The reported values are based on the Jan, Feb and Mar 2026 bimonthly figures.
- The reported values for the ‘quarterly average of the daily HQLA’ are based on business days figures for the period 01 Jan to 31 Mar 2026.

**Comments:**

- The Bank’s average LCR for the quarter ending 31 Mar 2026 stood at 689% (31Dec25:587%). The total High-Quality Liquid Assets (HQLA) exceeded the Net Cash Outflows (NCO) by an average of MUR5.7bn.
- The increase in the average LCR was mainly due to lower NCO, in turn driven by higher money market placements over the last quarter.
- The main contributors to the NCO were the bank’s deposit portfolios, offset by inflows from Nostro balances and loan repayments.